

Does A Dream Really Come True? Yes It Does!

Outline of Need:

David and Tami Bauer of Rising City were renters with dreams of homeownership. Their dream had a chance to come true when the landlord offered to sell them the house they were renting. Living on a limited income, the Bauers were concerned they would not qualify for a home loan. Also, the home was old and needed extensive repairs. The roof leaked and demanded immediate attention before severe damage was done to the interior. The single pane windows and poor insulation were a constant source of energy loss. Most of the home's exterior paint was peeling, leaving the wood exposed to the elements.

How Rural Development Helped:

The Bauers, living on a fixed income, could not qualify for a traditional bank loan or a second mortgage for repairs. They learned about the direct homeownership loan program through their Realtor and contacted USDA Rural Development. Application papers were completed by the Bauers and Rural Development approved them for a loan of \$61,400 and partnered with Blue Valley Community Action program for a loan of \$10,000 for repairs.

"The Bauers are very proud of their home and understand the responsibility of being homeowners. They continue to make home improvements to protect their investment. It has been wonderful helping their dream come true." -- *Rebecca Singaas*
Area Technician
USDA Rural Development

The Results:

Thanks to the team work of the housing partners, David and Tami are living their dream and feeling the pride of homeownership. Their 1,916 sq. ft., three bedroom, one bath house received a wonderful new face-lift as a new roof, siding, gutters, soffits, fascia, down spouts and trim were added. Additionally, energy efficient windows, outside entry doors and a garage door were installed and the foundation repaired. Inside the home, insulation, a new furnace, heat pump, water heater and central air unit were added to make the home more energy efficient.

"We love that our dream of being homeowners came true. Being able to plant, paint, or remodel for our family's future is something we never thought would happen. Thanks to USDA Rural Development and Blue Valley Community Action our future is so much brighter. They truly are dream keepers!" -- *Tami Bauer*
Homeowner



BEFORE



AFTER



BEFORE



AFTER

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